

ABSTRACT OF THE DISCLOSURE

A method and system is provided to process a billing failure in a network-based commerce facility. The method may include receiving a billing failure indicator from a billing facility, the billing failure indicator being associated with a transaction processing method utilized by a user or customer when conducting a user transaction. The method may then automatically, without human intervention, identify at least one alternative transaction processing method that is valid for the user. The at least one alternative transaction processing method is then communicated to an associated billing facility for billing. In one embodiment, the method includes retrieving the at least one alternative transaction processing method from a database of predetermined transaction processing methods associated with the user.